future and not a vote for the past. And I'm very hopeful.

Mr. Carter. Mr. President, you touched upon a couple of topics that I want to get to, but just yesterday you were campaigning for Democrats in Pittsburgh, and we're told that you're headed to New York once again to campaign Thursday for Mario Cuomo.

The last time you were here, you said Mr. Cuomo is a national treasure, that he's New York's treasure. How do you explain him being in the tough battle against George Pataki?

The President. Well, I think, first of all, he has been Governor. And after you've been Governor awhile, you'll pick up your fair share of enemies if you take on the tough decisions and you deal with the tough issues.

Secondly, as we all know, Senator D'Amato and Mr. Pataki, their group, they're very good at attacking their opponents and they've done a good job of that. But I think Governor Cuomo is coming back. And I think if you look at the action that Mayor Giuliani took, he was a person who had to say, "Look, never mind all this negative back-and-forth, how are the people of my city going to live, and are they going to be

better off depending on who the Governor is?" So he endorsed Governor Cuomo.

When I said Governor Cuomo was a national treasure but is New York's treasure first, I would just remind the voters of New York who wonder whether he really wants to be Governor again that I offered him a chance to have a very different career in Washington, DC, and he rejected it to stay with New York, because he wanted to have a chance to be Governor while he has a partner in the White House, someone really committed to helping improve the fortunes of the people of New York.

That was clear evidence to me that his heart was first, foremost, and forever with the people of New York, and I think that they'll be very well pleased with his performance in the next 4 years if they'll give him a chance to be Governor.

Mr. Carter. Thank you very much, Mr. President. We'll see you in New York on Thursday. The President. Thank you.

Note: The interview began at 2:57 p.m. The President spoke by telephone from the Westin Hotel in Detroit, MI. A tape was not available for verification of the content of these remarks.

Interview With Ken Herrera and Jayne Bower of WWJ Radio, Detroit, Michigan

November 1, 1994

The President. Hello, Ken.
Mr. Herrera. Can you hear me all right?
The President. I can hear you fine, thanks.

President's Approval Rating

Mr. Herrera. You know, I wanted to start this out with kind of a lengthy question. As I looked at your list of accomplishments in office—and let me list a few: 4.1 million new jobs in the economy in the first 17 months of the administration; 2 consecutive years of budget reductions; new tax cuts to 90 percent of small businesses; a low inflation rate, lowest in 20 years, in fact; the signing of the student loan reform act; the passage of the crime bill, including the assault weapons ban, millions of dollars for local law enforcement; the victories that you've scored in foreign policy affairs, in Haiti,

the Persian Gulf, North Korea, the Middle East, and all that—do you ever find yourself sitting back at the White House and wondering, "What the heck do I have to do to have high approval ratings?"

The President. Well, you know, they're coming up. I think what you have to do is, the people have to know it. They have to know it, and they have to believe it. And I think that we had lots and lots of evidence that even now not all these things have been known. But as people know more and believe more, then they tend to want to support what I'm trying to do for our country and the Members of Congress who are supporting that direction as well. I think that if you look at just the things you mentioned, when I ran for President, I said that if I were elected, I'd try to make the Government work

for ordinary Americans, empower people through education and training to compete in a global economy, get the economy moving again, and make the world safer and more prosperous.

On those scores, we're in better shape than we were 21 months ago. Now, there are a lot of people, to be fair, Ken, who haven't felt that. They still maybe feel insecure. They're insecure in their job, or they're afraid they'll lose their health care, or they haven't gotten a raise. But our country's moving in the right direction, and I think as more people know it, there will be more support for this direction and for these candidates. And I've just got to make sure that insofar as I can effect it, that people know about it and believe it by next Tuesday.

Youth Violence

Ms. Bower. Mr. President, this is Jayne Bower—phone ringing somewhere. Maybe we can just ignore that. I'd like to speak with you as a parent. Now, I have two small boys myself, a 3-year-old and a 2-year-old, and I'm frightened for them. My oldest celebrated his first birthday in Los Angeles as the city was burning. We're hearing about two kids in Chicago accused of dropping a third child out of a window. Now, the crime bill may be a step in the right direction, but I think I speak for a lot of parents when I ask you, how do we give our children some hope? And what's in the future for them?

The President. Well, first let me say, you gave the right answer yourself. The crime bill is a move in the right direction. And if the people in the local communities around the country use it, they can lower the crime rate and lower the rate of violence. They can do it by using the police, the punishment, the prevention, and the prisons, all four.

But in the end, what we've got to do in this country is to get back to the basics of childrearing. And those children who are not getting the support they need at home, who are growing up in very mean neighborhoods, still have to have somebody to look up to and someone to learn from. And what's happening is, you talked about those two kids that dropped that 5-year-old out of a high-rise—what is it that makes the heart of a 10-year-old turn to stone, feel no guilt, feel no remorse? What is it that makes an 11-year-old shoot another 11-year-old for gang reasons?

We have got to have a system that Government can't provide alone, that people in every community deal with to reach out to these kids and make sure that they have somebody to look up to, someone to learn from who is a good, positive role model, and a future out there for them. I'm doing what I can as President by trying to get the economy in shape, trying to provide educational opportunities, trying to support working families on modest incomes with things like family leave and income tax cuts and other supports. But we really have got to have a grassroots sea change in America in every neighborhood in this country. People who can do it have got to be willing to step in and help these kids that aren't getting the support they need at home or that are spending too much time on the streets because they're, say, the children of single parents who have to be out working to try to support them.

And if we will do that, we can then—take the prevention programs, for example, in the crime bill—we can take the police programs in the crime bill and use them to actually build up people's lives and turn this situation around. It is in many ways the most significant challenge facing our country. We cannot expect to do well over the long run if we continue to lose massive numbers of our children to this kind of lifestyle.

Student Loan Program

Mr. Herrera. Again, we're speaking live with President Bill Clinton on WWJ. Mr. President, following along those same lines, last August you signed the student loan reform act. In fact, you talked about it a little bit earlier today, authorizing the implementation of what's known as the William D. Ford Federal Direct Loan Program. How does this differ from previous efforts to make sure that all those who want a higher education can, in fact, get a higher education in this country.

The President. Well, what this student loan bill does is to enable people to borrow money to go to college at lower cost, either lower fees or lower interest rates or both. And then it allows them four different options about how to repay the money. For example, if someone gets out of school, and they decide to become a teacher, then the teacher—let's say the teacher starts and he or she has a low wage in salary in the early years, you can pay back the loan as a percentage of your income. Then let's suppose at some point in the future you get a

higher paying job, and you want to pay the loan off quicker so your interest payments would be lower, you can convert to a different system and repay it in that way.

So the two different things here are, number one, it's a lower cost loan; number two, the repayment terms are much better. Now, in addition to that, we have taken huge amounts of the bureaucracy and paperwork out of this, and we have strengthened the ability of the Government to collect the loan when it's due by involving the IRS and other Federal agencies in the process. This was a dramatic change. And we also cut out a lot of the middle men in the process so that we saved \$4 billion in Government money over 5 years and saved the borrowers \$2 billion over 5 years. It is a great program.

And today I was at the University of Michigan Dearborn campus. A lot of the students were talking there about how this was going to be better for them and their lives and their classmates. You'll get more people coming to college. You'll have fewer dropouts. And you'll have a higher repayment of the loans when they get out. It's very exciting. It's one of the best things we've done long-term for the United States since I've been President.

Midterm Elections

Ms. Bower. Mr. President, we heard you urging people to get out and vote next Tuesday when you were at Cobo Center this afternoon. Does that low voter turnout—of course it concerns you, but what can be done to change that, and more importantly to change the image of politicians?

The President. Well, if you looked at the '92 campaign, you see what can be done. If you have a vigorous debate on the issues and if you have a real hopeful campaign, if you're trying to build up not tear down, then people come out and vote. If these campaigns are totally dominated by the negative, not the positive, and by people trying to tear down, not build

up, then a lot of voters just stay home. They turn it off. And then the election tends to go to the person with the most extremist support, which is why a lot of these extreme Republicans have worked so hard on their negative campaigns and to raise so much money. They want to drive down voter turnout, diminish confidence in the political process, and give the election to the extremist element in their own party. That's their whole goal.

But I have to tell you, I think in the last couple of weeks, Americans are getting more realistic and more hopeful about their country again. They see that we're improving the economy, that we're making this Government work for ordinary people. We've got a smaller Government and a smaller deficit but a more active approach to facing the problems of this country. They see other people in other parts of the world, from the Middle East and the Persian Gulf, to Korea, to Haiti, to Northern Ireland, looking to us for energy and support. And I think they're feeling better about themselves and their country. And if that happens, we'll have a higher voter turnout.

Ms. Bower. We know you're getting ready to leave Detroit now for Ohio, Mr. President. We'd like to thank you very much for joining us this afternoon.

The President. Thank you, I've enjoyed it. Ms. Bower. Thank you, President Clinton.

The President. And I remember the interview I did back during the campaign when your station was supposed to be interviewing my wife, and she was asleep on the bus, so I took the interview.

Ms. Bower. We got you instead.

The President. So, I finally got one in my own right today. I appreciate that.

Mr. Herrera. Thank you, Mr. President.

The President. Thanks.

NOTE: The interview began at 3:08 p.m. The President spoke by telephone from the Westin Hotel in Detroit, MI.

Interview With Bruce Newbury of WPRO Radio, Providence, Rhode Island November 1, 1994

Mr. Newbury. Mr. President, how are you?

The President. I'm fine, Bruce. How are you?